

In re:
Kevin P. Griffey
Debtor(s)

Case No. 20-14740-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 30, 2020

User: Adminstra
Form ID: 309I

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db	+ Kevin P. Griffey, 1474 Cherry Lane, Pottstown, PA 19464-5031
14568933	+ Amanda Alexander, 1474 Cherry Lane, Pottstown, PA 19464-5031
14568934	+ Apothaker Scian, P.C., 520 Fellowship Road, Suite C306, P.O. Box 5496, Mount Laurel, NJ 08054-5496
14568930	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14568947	+ PennyMac Loan Services, Inc., P.O. Box 660929, Dallas, TX 75266-0929
14568952	+ Wawa/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14568953	+ Weltman, Weinberg & Reis Co., 170 S. Independence Mall West, Suite 874W, Philadelphia, PA 19106-3334

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: spitofskybk@verizon.net	Dec 31 2020 02:32:00	DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 31 2020 02:32:00	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	Dec 31 2020 02:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 31 2020 06:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 02:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Dec 31 2020 02:32:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpreign03.ph.ecf@usdoj.gov	Dec 31 2020 02:32:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14568935	EDI: CAPITALONE.COM	Dec 31 2020 06:08:00	Capital One Bank USA, N.A., P.O. Box 30281, Salt Lake City, UT 84130-0281
14571005	+ EDI: AIS.COM	Dec 31 2020 06:08:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14568936	+ Email/Text: bankruptcy@cavps.com	Dec 31 2020 02:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14568937	+ Email/Text: bankruptcycollections@citadelbanking.com	Dec 31 2020 02:32:00	Citadel Federal Credit Union, 520 Eagle View Boulevard, Exton, PA 19341-1119
14568938	EDI: CRFRSTNA.COM	Dec 31 2020 06:08:00	Credit First Natl. Assn., P.O. Box 81315, Cleveland, OH 44181-0315

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14568939	EDI: DISCOVER.COM	Dec 31 2020 06:08:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
14568940	+ EDI: CITICORP.COM	Dec 31 2020 06:08:00	ExxonMobil/Citibank CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14568942	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Dec 31 2020 02:32:00	Franklin Mint FCU, 5 Hillman Drive, Suite 100, Chadds Ford, PA 19317
14568941	EDI: AMINFOFP.COM	Dec 31 2020 06:08:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14568932	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Dec 31 2020 02:32:00	Frederic J. Baker, Esquire, Office of U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2905
14568943	+ Email/Text: PBNCNotifications@peritusservices.com	Dec 31 2020 02:32:00	Kohl's, P.O. Box 3115, Milwaukee, WI 53201-3115
14568944	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 31 2020 02:30:43	LVNV Funding LLC, c/o Resurgent Capital Services, LP, P.O. Box 1269, Greenville, SC 29602-1269
14571494	Email/PDF: resurgentbknotifications@resurgent.com	Dec 31 2020 02:30:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14568945	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 31 2020 02:30:42	Merrick Bank, P.O. Box 1500, Draper, UT 84020-1500
14570814	EDI: AGFINANCE.COM	Dec 31 2020 06:08:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14568946	+ EDI: AGFINANCE.COM	Dec 31 2020 06:08:00	OneMain Financial, P.O. Box 1010, Evansville, IN 47706-1010
14568948	EDI: PRA.COM	Dec 31 2020 06:08:00	Portfolio Recovery Associates, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502
14568949	+ EDI: CITICORP.COM	Dec 31 2020 06:08:00	Sunoco Citibank CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
14568950	+ EDI: RMSC.COM	Dec 31 2020 06:08:00	Synchrony Bank/BP, P.O. Box 965024, Orlando, FL 32896-5024
14568951	+ EDI: WTRRN BANK.COM	Dec 31 2020 06:08:00	TD Bank USA/Target, P.O. Box 1470, Minneapolis, MN 55440-1470

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
14568931	*+	Kevin P. Griffey, 1474 Cherry Lane, Pottstown, PA 19464-5031

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2020 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFISKY	on behalf of Debtor Kevin P. Griffey spitofskybk@verizon.net spitofskylaw@verizon.net
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 4

Information to identify the case:		
Debtor 1:	Kevin P. Griffey	Social Security number or ITIN: xxx-xx-1948
	First Name Middle Name Last Name	EIN: --
Debtor 2:		Social Security number or ITIN: --
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 13 12/14/20
Case number:	20-14740-mdc	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kevin P. Griffey	
2. All other names used in the last 8 years		
3. Address	1474 Cherry Lane Pottstown, PA 19464	
4. Debtor's attorney Name and address	DAVID B. SPITOFISKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555 Email: spitofskybk@verizon.net
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M.; Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/30/20

For more information, see page 2

Case number 20-14740-mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 1, 2021 at 09:00 AM	Location: The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/2/21 Filing deadline: 2/22/21 Filing deadline: 6/14/21
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		
9. Filing of plan	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	The debtor has filed a plan. This plan proposes payment to the trustee of \$376.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 2/25/21 at 09:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	
11. Filing a chapter 13 bankruptcy case	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
13. Discharge of debts	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		